

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa Jan Strayer  
Debtor

Case No. 20-01906-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 28, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2025:**

Recip ID	Recipient Name and Address
db	+ Melissa Jan Strayer, 300 Edinburgh Road, York, PA 17406-9740
5337937	+ 2 W. Main Street, Camp Hill, PA 17011-6326
5337941	+ First Capital Credit Union, 1601 Kenneth Road, York, PA 17408-2228
5337945	+ Lakeview Loan Servicing, PHELAN HALLINAN DIAMOND & JONES LLP, 1617 JFK BLVD STE 1400, Philadelphia, PA 19103-1814

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5337938	+ Email/Text: EBNProcessing@afni.com	Jul 28 2025 18:45:00	AFNI, Inc, PO Box 3427, Bloomington, IL 61702-3427
5337939	+ EDI: CAPITALONE.COM	Jul 28 2025 22:41:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5349161	EDI: CAPITALONE.COM	Jul 28 2025 22:41:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5343939	Email/PDF: bncnotices@becket-lee.com	Jul 28 2025 18:49:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5464919	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2025 18:45:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
5464918	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2025 18:45:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
5337940	EDI: PENNDEPTREV	Jul 28 2025 22:41:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5353285	EDI: DIRECTV.COM	Jul 28 2025 22:41:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
5337942	+ EDI: AMINFOFP.COM	Jul 28 2025 22:41:00	First Premier Bank, 601 S MINNESOTA AVE, Sioux Falls, SD 57104-4868
5337943	EDI: IRS.COM	Jul 28 2025 22:41:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5337944	+ EDI: CAPITALONE.COM	Jul 28 2025 22:41:00	Kohl's, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
5345697	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 28 2025 18:45:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
5497772	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2025 18:45:00	Lakeview Loan Servicing LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX

			75261-9096
5605407	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2025 18:45:00	Lakeview Loan Servicing LLC, C/O Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
5605408	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2025 18:45:00	Lakeview Loan Servicing LLC, C/O Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741, Lakeview Loan Servicing LLC, C/O Rushmore Servicing 75261-9096
5497773	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 28 2025 18:45:00	Lakeview Loan Servicing LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741, Lakeview Loan Servicing LLC, c/o RightPath Servicing 75261-9096
5342938	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2025 18:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5337946	+ Email/Text: kcm@yatb.com	Jul 28 2025 18:45:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		COMMUNITY LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2025                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Dawn Marie Cutaia	on behalf of Debtor 1 Melissa Jan Strayer dmcutaia@gmail.com cutaialawecf@gmail.com, FreshStartLawPLLC@jubileebk.net, R46159@notify.bestcase.com, julie.yorkparalegal@gmail.com; r46159@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Jerome B Blank	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pamb@fedphe.com

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Mario J. Hanyon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Melissa Jan Strayer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4323

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01906-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Melissa Jan Strayer

7/28/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**